

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:	Case No. 22-20297JAD
PAULA NOVAK	
Debtor(s)	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/18/2022.
- 2) The plan was confirmed on 04/12/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/14/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,198.77.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,736.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$4,736.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,448.88
Court Costs	\$0.00
Trustee Expenses & Compensation	\$137.34
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,586.22**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	925.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	0.00	NA	NA	0.00	0.00
CHASE MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	0.00	NA	NA	0.00	0.00
CONDOR CAPITAL CORP++	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
DEUTSCHE BANK NATNL TRUST CO	Unsecured	0.00	NA	NA	0.00	0.00
DEUTSCHE BANK NTC - TRUSTEE ETI	Secured	1,117,456.00	131,288.28	2,144.78	2,144.78	0.00
DEUTSCHE BANK NTC - TRUSTEE ETI	Secured	0.00	86,000.62	0.00	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	0.00	7,237.21	7,237.21	0.00	0.00
FIRST ASSOCIATES LOAN SERVICING	Unsecured	6,447.00	NA	NA	0.00	0.00
GC SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
GM FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	822.96	822.96	0.00	0.00
JORDAN TAX SERVICE INC**	Unsecured	0.00	NA	NA	0.00	0.00
KML LAW GROUP PC*	Unsecured	0.00	NA	NA	0.00	0.00
KML LAW GROUP PC*	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	196.66	196.66	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
PA AMERICAN WATER(*) AKA AMERI	Unsecured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,953.00	NA	NA	0.00	0.00
PYOD LLC	Unsecured	352.00	515.63	515.63	0.00	0.00
QUANTUM3 GROUP LLC - AGENT GE	Unsecured	NA	344.47	344.47	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.00	5.00	0.00
SANTANDER CONSUMER USA	Unsecured	21,425.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING INC(	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON++	Unsecured	0.00	NA	NA	0.00	0.00
WHITEHALL BOROUGH (STORMWAT	Secured	363.00	771.20	0.00	0.00	0.00
WHITEHALL BOROUGH (STORMWAT	Secured	0.00	713.46	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WHITEHALL BOROUGH (SWG)	Secured	0.00	1,897.48	0.00	0.00	0.00
WHITEHALL BOROUGH (SWG)	Secured	1,459.46	6,536.25	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$2,144.78	\$2,144.78	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$2,144.78</b>	<b>\$2,144.78</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5.00	\$5.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5.00</b>	<b>\$5.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$9,116.93</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration                            \$2,586.22  
Disbursements to Creditors                            \$2,149.78

**TOTAL DISBURSEMENTS :**                            **\$4,736.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/03/2023

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.